GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Rural Development – NAVARATNALU – YSR "Sunna Vaddi" Scheme to the Self Help Groups towards empowerment and economic Development of Women in rural and urban areas – Implementation of the Scheme for the financial year 2020-21 – According administrative sanction and issue of guidelines for implementation of the Scheme – Orders – Issued.

PANCHAYAT RAJ AND RURAL DEVELOPEMNT (RD.I) DEPARTMENT

G.O.RT.No. 227 **Dated: 16-04-2021.**

Read the following:-

1. G.O.Rt.No.214, PR&RD(Rd-III) Dept., dt. 20-4-2020.
2. Govt., Memo.No.966929/RD.I/A1/2019, Dated:23.04.2020.
3. From the CEO,SERP, e-File No. SERP-18021/3/2020-DIR-BPS-SERP (Computer No.1323723) & SERP – 18021/9/2020 – DIR – BPS – SERP, (Computer No. 1313221).
4. G.O. Rt. No.1062, Finance (FMU.PR&RD, RWS) Dept., Dt.15.04.2021.

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ORDER:

The Government of A.P. with a view to encourage economic empowerment and to reduce interest burden on the rural and urban poor SHG members, has been implementing the Interest Subvention programme, named as "YSR Sunna Vaddi". Accordingly, the Govt., vide references 1st and 2nd read above have issued orders and guidelines for implementation of "YSR Sunna Vaddi" Scheme to all eligible Self Help Groups(SHGs) in both rural and urban areas which have outstanding bank loan up to Rs.3.00 lakhs for the FY 2019-2020.

2. In the reference 3rd read above, the Chief Executive Officer, SERP,A.P. Vijayawada has submitted proposals to the Govt., for implementation of "YSR Sunna Vaddi Scheme" for the FY 2020-21 to all the eligible SHGs in both rural and urban areas which have outstanding Bank loan up to Rs.3.00 lakhs, and guidelines for implementation of the Scheme.

3. In the reference 4th read above, the Finance Department have issued Budget Release Orders for an amount of Rs.8,62,87,00,000/- (Rupees Eight Hundred Sixty Two Crore Eighty Seven Lakhs only) from the BE provision 2021-22 in relaxation of quarterly regulation orders towards implementation of "YSR Sunna Vaddi" scheme in rural areas.

4. Government after careful examination of the matter and in pursuance to BRO issued in the reference 4th read above, hereby order to implement "YSR Sunna Vaddi" Scheme for the FY 2020-21 to all the eligible Self Help Groups(SHGs) in both rural and urban areas, which have outstanding bank loan up to Rs.3.00 lakhs, and accord administrative sanction to the Commissioner, PR&RD, for an amount of Rs.8,62,87,00,000/- (Rupees Eight Hundred Sixty Two Crore Eighty Seven Lakhs only) from the BE provision 2021-22 in relaxation of quarterly regulation orders towards implementation of YSR "Sunna Vaddi" scheme in rural areas for the FY 2020-21, as detailed below:-

(Rs. in Lakhs)

S. No.	Head of Account	Charged/ Voted	Provision in BE 2021-22	Additional Amounts Sanctioned	Amount Re-appropriated	Total Provision in BE 2021-22	Amount Already Authorised	Amount Authorised Now	Balance Amount Available
Scheme Name: Interest Free Loans to DWACRA Women (Vaddileni Runalu)									
Procedure of Drawal of Funds: Adjustment to PD Account									
Drawing Officer: Concerned DDO									
1	22350210311413303332	V	1,00,000.00	0.00	0.00	1,00,000.00	0.00	86,287.00	13,713.00
Total			**1,00,000.00**	**0.00**	**0.00**	**1,00,000.00**	**0.00**	**86,287.00**	**13,713.00**

5. Government also hereby issue the following guidelines for implementation of "YSR Sunna Vaddi" Scheme for the SHGs in rural and urban areas for the FY 2020-21:-

a) Eligibility Criteria

All SHGs which have an outstanding Bank loan for the period from April 2020 to March 21 are eligible for YSR "Sunna Vaddi" up to Rs.3 Lakhs loan outstanding subject to the following:

I. In case of Cash Credit system the SHG shall repay each month at least 3% of the previous month-end loan outstanding amount.

[P.T.O]

II. 3% of the previous month-end loan outstanding should repay before the end of current month.

Eg: Loan outstanding balance as on 31st July 2020: Rs.3,00,000/-SHG should repay at least 3% of the loan outstanding balance i.e., Rs.9,000/- on or before 31st August 2020 to become eligible for YSR “Sunna Vaddi”.

III. Monthly installment (EMI) in case of Term Loan should repay before the end of the month in which the monthly installment fallen due for repayment.

Eg. Loan taken : 5th July 2020.
EMI had fallen due for repayment : 5th August 2020.
EMI should repay on or before 31st August 2020 to become eligible for YSR “Sunna” Vaddi.

IV. Eligibility will be verified and calculated on month-to-month basis.

V. In case of overdue accounts, such SHGs have to clear the overdue to become eligible under the scheme, apart from the current due as stated above. However, YSR “Sunna” Vaddi is eligible for that particular month in which the overdue was paid and not for the earlier months.

VI. The loan outstanding should be equal to or less than the Drawing power/ Cash Credit Limit (whichever is less).

b) <u>Implementation Process:</u>

This interest amount will be paid directly into the loan accounts of the SHGs depending on the periodicity of the payment as decided by the Government of Andhra Pradesh in conjunction with relevant guidelines of Government of India. If loan account is closed, the interest amount will be credited in to the respective savings bank account of SHGs.

6. The Commissioner, Rural Development, A.P. shall draw the funds for implementation of the "YSR Sunna Vaddi" Scheme duly following all the required instructions and procedures prescribed for drawl of funds.

7. The Commissioner, Rural Development, and the Chief Executive Officer, SERP shall take necessary further action in the matter accordingly.

8. This order issued with the concurrence of Finance Dept., vide their U.O.No.FMU0PC(PRRD)/26/FMU.PR&RD,RWS/2021, dt. 16-04-2021.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

GOPAL KRISHNA DWIVEDI
PRINCIPAL SECRETARY TO GOVERNMENT

To
The Commissioner, Rural Development, A.P., Tadepalli, Guntur District.
The Chief Executive Officer, SERP, A.P. Vijayawada.
The Pay & Accounts Officer, Andhra Pradesh, Ibrahimpatnam, Vijayawada.
The Director of Treasuries and Accounts, Andhra Pradesh, Vijayawada.

Copy to: The M.D. MEPMA, Vijayawada.
: The Finance (FMU-PR-RD&RWS) Department.
: The OSD to Secretary to Hon’ble C.M.
: The OSD to Hon’ble Minister (PR&RD,M&G,GS)
: The OSD to Chief Secretary to Govt.
: The P.S. to Prl. Secy., MA&UD Department.
: The P.S. Prl. Secretary to Govt., PR&RD Department.
: SF/SC

//**FORWARDED::BY ORDER**//

SECTION OFFICER